

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GREGORY S. BULSAK
REGINA S. BULSAK
Debtor(s)

Case No. 12-24255GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2012.
- 2) The plan was confirmed on 11/08/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/19/2013, 09/13/2013, 08/01/2014, 09/14/2015, 01/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2017.
- 5) The case was dismissed on 12/28/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,929.01.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$151,561.22
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$151,561.22

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$10,322.35
Court Costs \$0.00
Trustee Expenses & Compensation \$5,603.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,926.31

Attorney fees paid and disclosed by debtor: \$525.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	470.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	356.00	356.65	356.65	0.00	0.00
AFNI**	Unsecured	84.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	1,247.00	888.00	888.00	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	633.00	633.10	633.10	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	NA	8,414.26	8,414.26	0.00	0.00
BANK OF AMERICA**	Secured	106,127.00	113,487.70	0.00	57,380.43	0.00
BANK OF AMERICA**	Secured	0.00	8,800.25	8,800.25	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	8,907.00	8,990.36	8,990.36	0.00	0.00
CITIMORTGAGE(*)	Secured	0.00	4,012.84	4,012.84	0.00	0.00
CITIMORTGAGE(*)	Secured	23,545.00	27,308.86	0.00	20,986.18	0.00
COLUMBIA HOUSE**	Unsecured	58.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	766.00	NA	NA	0.00	0.00
CREDITTECH	Unsecured	179.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,965.00	6,002.67	6,002.67	0.00	0.00
ENHANCED RECOVERY CORP**	Unsecured	261.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Secured	19,706.00	19,281.55	19,281.55	19,281.55	10,670.77
GREGORY S BULSAK AND REGINA S	Priority	NA	NA	3,000.00	3,000.00	0.00
INSOLVE RECOVERY LLC	Unsecured	NA	268.56	268.56	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	NA	865.23	865.23	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	NA	1,832.47	1,832.47	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	729.00	730.69	730.69	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	470.00	471.30	471.30	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	738.00	738.95	738.95	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	779.00	780.31	780.31	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	383.83	383.83	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	675.47	675.47	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	532.83	532.83	0.00	0.00
NORTHERN RESOLUTION GROUP	Unsecured	666.00	NA	NA	0.00	0.00
PALISADES ACQUISITION/PALISADES	Unsecured	NA	35.60	35.60	0.00	0.00
PALISADES ACQUISITION/PALISADES	Unsecured	NA	830.62	830.62	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	2,225.67	2,317.68	2,317.68	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	4,600.00	4,568.22	4,568.22	0.00	0.00
PLAINS COMMERCE BANK*	Unsecured	453.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	NA	6,980.45	0.00	0.00	0.00
PNC BANK NA	Secured	NA	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	NA	18,999.96	13,527.84	13,527.84	0.00
SANTANDER CONSUMER USA D/B/A	Secured	NA	0.00	10,788.14	10,788.14	0.00
US DEPARTMENT OF HUD(*)++	Secured	NA	5,098.80	0.00	0.00	0.00
VERIZON(*)++	Unsecured	185.00	NA	NA	0.00	0.00
WEST PENN POWER**	Unsecured	1,122.98	974.63	974.63	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$78,366.61	\$0.00
Mortgage Arrearage	\$12,813.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$43,597.53	\$43,597.53	\$10,670.77
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$56,410.62	\$121,964.14	\$10,670.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,000.00	\$3,000.00	\$0.00
TOTAL PRIORITY:	\$3,000.00	\$3,000.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,291.43	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$15,926.31</u>
Disbursements to Creditors	<u>\$135,634.91</u>
TOTAL DISBURSEMENTS :	<u>\$151,561.22</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/09/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.